

Information to identify the case:

Debtor 1	<u>Maureen A DeGeorge</u>	Social Security number or ITIN	xxx-xx-7741
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court	District of New Jersey		
Case number:	18-27374-KCF		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Maureen A DeGeorge

7/3/19

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Maureen A DeGeorge
 Debtor

Case No. 18-27374-KCF
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

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 Total Noticed: 23

Date Rcvd: Jul 03, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 05, 2019.

db +Maureen A DeGeorge, 3 Hialeah Drive, Colts Neck, NJ 07722-1214
 r +Keller Williams Realty East Monmouth, 750 Broad Street, Shrewsbury, NJ 07702-4230
 517733371 Bruce DeGeorge, 1001 Whispering Way Apt 178, Matawan, NJ 07747-1983
 517730217 Bruce L. DeGeorge, Villani & DeLuca, PC, 703 Richmond Ave,
 Point Pleasant Beach, NJ 08742-3041
 517730218 Chase, Cardmember Services, PO Box 1423, Charlotte, NC 28201-1423
 517920441 +Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L.,
 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
 517730221 Gatestone, 1000 N West St Ste 1200, Wilmington, DE 19801-1058
 517730223 Goldman Sachs Bank, USA, PO Box 45400, Salt Lake City, UT 84145-0400
 517730224 Macy's, PO Box 9001094, Louisville, KY 40290-1094
 517730225 PNC Bank, PO Box 6534, Carol Stream, IL 60197-6534

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 03 2019 22:33:23 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 03 2019 22:33:22 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517787655 EDI: PHINAMERI.COM Jul 04 2019 02:13:00 Americredit Financial Services, Inc.,
 DBA GM Financial, P.O Box 183853, Arlington, TX 76096
 517730215 EDI: AMEREXPR.COM Jul 04 2019 02:13:00 American Express, PO Box 1270,
 Newark, NJ 07101-1270
 517922453 EDI: BECKLEE.COM Jul 04 2019 02:13:00 American Express National Bank,
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 517730216 EDI: BANKAMER.COM Jul 04 2019 02:13:00 Bank of America, PO Box 15019,
 Wilmington, DE 19850-5019
 517730219 EDI: CITICORP.COM Jul 04 2019 02:13:00 Citibank, N.A., PO Box 6077,
 Sioux Falls, SD 57117-6077
 517730220 EDI: DISCOVER.COM Jul 04 2019 02:13:00 Discover, PO Box 71084,
 Charlotte, NC 28272-1084
 517832994 EDI: DISCOVER.COM Jul 04 2019 02:13:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 517730222 EDI: PHINAMERI.COM Jul 04 2019 02:13:00 GM Financial, PO Box 78143,
 Phoenix, AZ 85062-8143
 517730226 +EDI: RMCB.COM Jul 04 2019 02:13:00 RMCB, 4 Westchester Plz Ste 110,
 Elmsford, NY 10523-3835
 517737360 +EDI: RMSC.COM Jul 04 2019 02:13:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 517925785 +EDI: AIS.COM Jul 04 2019 02:13:00 Verizon, by American InfoSource as agent,
 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 13

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 05, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 3, 2019 at the address(es) listed below:

Andrea Dobin ecftrusteead@msbnj.com, NJ55@ecfcbis.com
 Andrea Dobin on behalf of Trustee Andrea Dobin adobin@msbnj.com
 Kevin Gordon McDonald on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION
 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 23

Date Rcvd: Jul 03, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Michael A. Siravo, IV on behalf of Trustee Andrea Dobin msiravo@msbnj.com,
msiravo@trenklawfirm.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5